

Cargo Claims Guide

In the event of a claim, it is suggested that you immediately contact your local Roanoke representative or email us at insuranceclaims@roanokegroup.com for instructions specific to your situation. However, below is a guide of steps that need to be taken once you've been made aware of a loss:

Pay Attention to Packaging

Pay close attention to the condition of the exterior packaging. Make written notations on all shipping receipts if there are any irregularities, even if they are minor. Verify that the seal numbers on containers match the document numbers, be sure to note when a seal is broken and be aware of the possibility that cargo may have been pilfered. Preserve all packing, damaged goods and seals until further advised. Be specific and take photos if possible.

Mitigate the Loss

Protect cargo from any further loss or damage by:

1. Separating wet cargo from dry cargo
2. Re-packing to prevent further loss or damage
3. Moving goods to a secure location

Contact Surveyor

Contact a Lloyd's approved surveyor to assess the loss/damage. If you are unable to locate an approved surveyor, please contact Roanoke Claims. Surveyors are not settling agents nor affiliated with insurers. They act independently to report the facts to insurers and have the responsibility to determine the amount of loss. Often, the surveyor may not be able to collect all the necessary documents required to finalize the claim. Roanoke Claims Services will contact the necessary parties to obtain additional documents in support of the loss.

Immediately Notify Carrier(s)

Write to all carriers stating that a claim is being filed against them.

Time Limitations for Placing Carriers on Notice

Ocean	As soon as possible (maximum 3 days for concealed damage). Must file & conclude claim within 1 year from date of discharge, or file suit to protect time.
Air	Visible Damage: 7 days from time of delivery. Concealed Damage: 14 days from time of delivery. Non-Delivery: 120 days from date goods should have been delivered.
Rail and Truck	As required by the trucker's bill of lading, but typically 9 months from the delivery date for interstate truck or rail carriers.
Local Truck	Four months from the delivery date on local intrastate truckers

Documentation

Retain all copies of the Ocean, Air and/or Inland Bills of Lading, Delivery Receipts, Customs entries and other shipment documentation. The following documents are required with the submission of your cargo claim:

- Proof of Insurance (i.e., Original Certificate of Insurance, Multi-Declaration Report form)
- Commercial Sales Invoice(s) for the entire shipment
- Non-Negotiable copies of all Truck Bills of Lading, as well as Ocean Bills of Lading or Air Waybills (front & back)
- Claim statement listing exact amount being claimed, including claimant's signature
- Copy of letter(s) to carrier(s) giving notice of claim, and their replies (when received)
- Copies of all Delivery Receipts at each point in transit, with exceptions noted thereon
- Survey Report (when applicable)
- Repair estimates (when applicable)
- Loading & Unloading Tally Sheets (when applicable)
- Equipment Interchange Receipt or other document noting the container seal number (when applicable)
- Customs Entry Form (for import shipments)
- Photographs of Damage (when applicable)
- Carrier's confirmation of non-delivery (when applicable)

Salvage

Retain all salvageable products until advised otherwise by surveyor or insurance company.

Submit Claim

All documents and the survey report should be emailed to marineclaims@roanokegroup.com